

In re:  
Patrick L. Firestone  
Debtor

Case No. 19-15205-pmm  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-4  
Date Rcvd: Dec 13, 2024

User: admin  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 18

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 15, 2024:

Recip ID	Recipient Name and Address
db	+ Patrick L. Firestone, 210 Haddon Drive, Macungie, PA 18062-9264
14376342	+ First Commonwealth Fed CU, P. O. Box 20450, Lehigh Valley, PA 18002-0450

TOTAL: 2

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: taxclaim@countyofberks.com	Dec 14 2024 00:01:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Dec 14 2024 00:02:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14408094	EDI: GMACFS.COM	Dec 14 2024 04:58:00	Ally Bank Lease Trust, PO Box 130424, Roseville, MN 55113-0004
14383327	+ Email/Text: bkfilings@zwickerpc.com	Dec 14 2024 00:02:00	American Express National Bank, AENB, c/o Zwicker and Associates, P.C., Attorneys/Agents for Creditor, P.O. 9043, Andover, MA 01810-0943
14385156	+ Email/Text: enotifications@santanderconsumerusa.com	Dec 14 2024 00:02:00	CCAP Auto Lease LTD, P.O. Box 961275, Fort Worth, TX 76161-0275
14410777	EDI: CITICORP	Dec 14 2024 04:58:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
14376341	+ Email/Text: dsgrdg@ptdprolog.net	Dec 14 2024 00:01:00	David S. Gellert, Esquire, David S. Gellert, P.C., 3506 Perkiomen Ave., Reading, PA 19606-2711
14381633	EDI: DISCOVER	Dec 14 2024 04:58:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14378693	Email/Text: EBNBKNOT@ford.com	Dec 14 2024 00:02:00	Ford Motor Credit Company LLC, PO Box 62180, Colorado Springs, CO 80962-2180
14446054	+ Email/Text: camanagement@mtb.com	Dec 14 2024 00:01:00	M&T Bank, PO Box 1508, Buffalo, NY 14240-1508
14409451	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 14 2024 00:02:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
14381976	+ EDI: NFCU.COM	Dec 14 2024 04:58:00	NAVY FEDERAL CREDIT UNION, P O BOX 3000, MERRIFIELD, VA 22119-3000
14438568	+ Email/Text: ssa.bankruptcy@ssa.gov	Dec 14 2024 00:01:00	Social Security Administration, Mid-Atlantic Program Service Center, 300 Spring Garden Street, Philadelphia, PA 19123-2924
14412107	^ MEBN	Dec 13 2024 23:59:42	Town Center Bank, c/o Triad Financial Services, 13901 Sutton Park Dr. S., Suite 300, Jacksonville, FL 32224-0230

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14380242 + EDI: WFFC2

Dec 14 2024 04:58:00 Wells Fargo Bank, N.A., 435 Ford Road, Suite  
300, St. Louis Park, MN 55426-4938

14394076 EDI: WFFC2

Dec 14 2024 04:58:00 Wells Fargo Bank, N.A., Wells Fargo Card  
Services, PO Box 10438, MAC F8235-02F, Des  
Moines, IA 50306-0438

TOTAL: 16

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 15, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 12, 2024 at the address(es) listed below:

Name	Email Address
DAVID S. GELLERT	on behalf of Debtor Patrick L. Firestone dsgrdg@ptdprolog.net
DAVID S. GELLERT	on behalf of Defendant Patrick L. Firestone dsgrdg@ptdprolog.net
DENISE ELIZABETH CARLON	on behalf of Creditor Town Center Bank c/o Triad Financial Services bkgroup@kmlawgroup.com
DOUGLAS J. SMILLIE	on behalf of Creditor M&T Bank dsmillie@flblaw.com ccharlton@flblaw.com
JOSHUA A. GILDEA	on behalf of Plaintiff First Commonwealth Federal Credit Union jgildea@flblaw.com ccharlton@flblaw.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov
WILLIAM EDWARD CRAIG	on behalf of Creditor Santander Consumer USA Inc. dba Chrysler Capital as servicer for CCAP Auto Lease Ltd. wcraig@egalawfirm.com mortoncraigecf@gmail.com;alapinski@egalawfirm.com

TOTAL: 8

**Information to identify the case:**

Debtor 1	<b>Patrick L. Firestone</b>	Social Security number or ITIN	xxx-xx-7894
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number:	<b>19-15205-pmm</b>		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Patrick L. Firestone

12/12/24

**By the court:** Patricia M. Mayer  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**